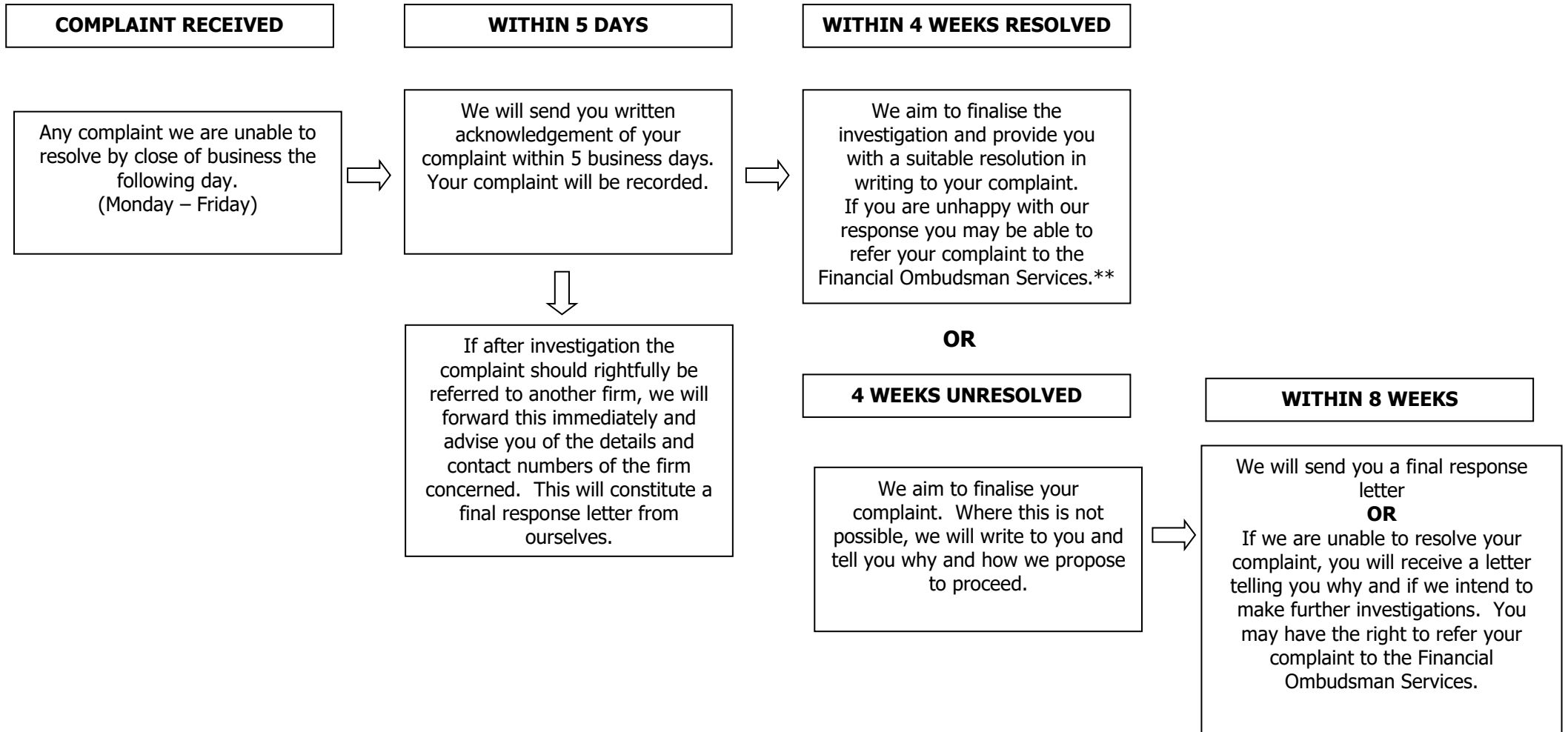


**EQUITY RELEASE TRUSTEES LIMITED  
REGULATED COMPLAINTS HANDLING PROCEDURES  
FOR CUSTOMERS**



\* Complaints made on a Friday, Saturday or Sunday will be resolved/dealt with, the next business day, Monday.

\*\* If you wish to refer your complaint to the Financial Ombudsman Service you must do so within 6 months of our final response letter. You will receive a leaflet for further information. You may contact the financial ombudsman service by post Exchange Tower Exchange House Harbour Exchange Square, Isle of Dogs, London E14 9GE. Tel 0800 023 4567